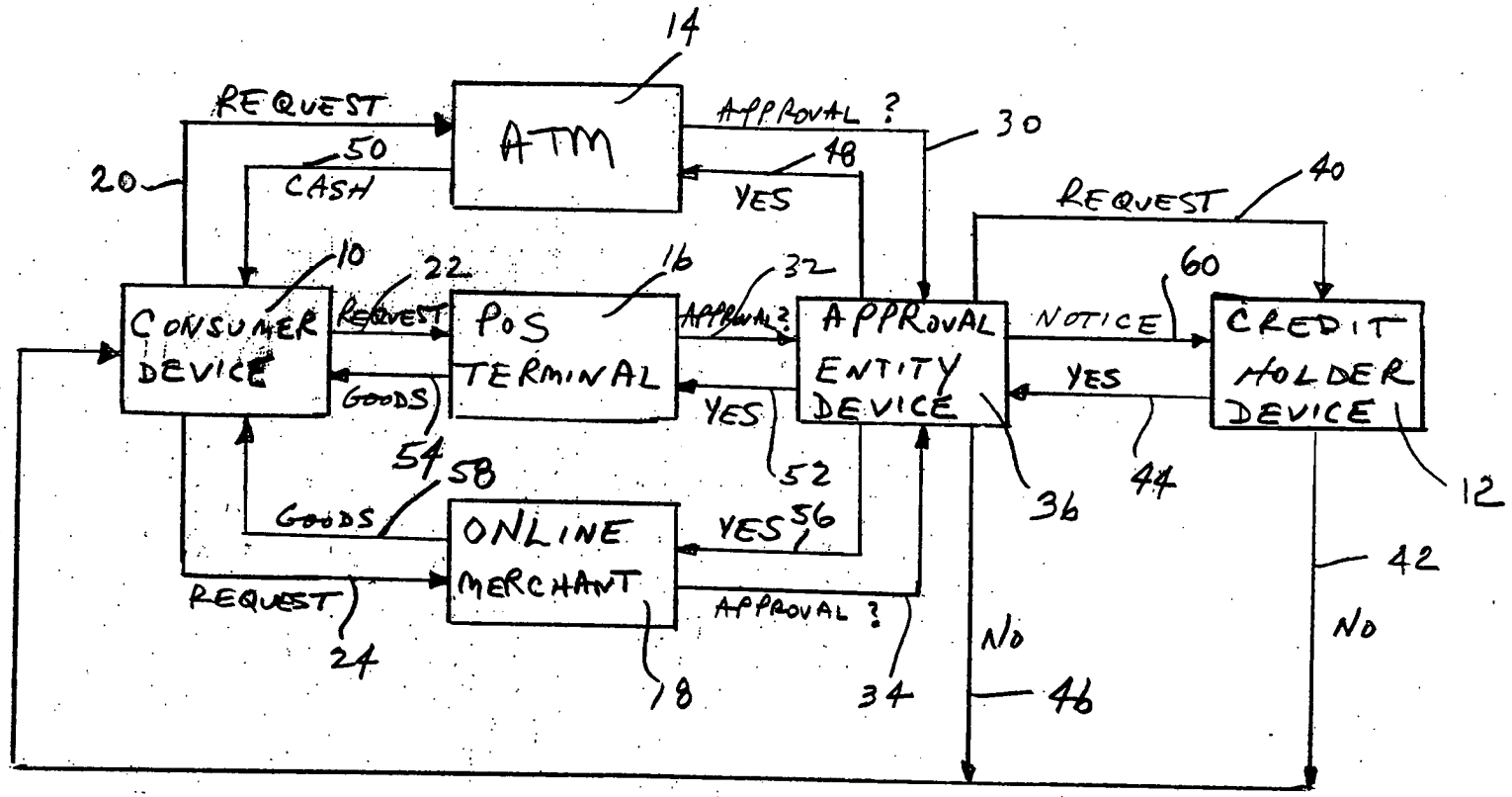
14
REQUEST
ATM
APPROVAL ?
30
20
50
CASH
48
YES
REQUEST
40
10
22
16
32
60
CONSUMER DEVICE
REQUEST
POS TERMINAL
APPROVAL ?
APPROVAL ENTITY DEVICE
NOTICE
CREDIT HOLDER DEVICE
GOODS
YES
YES
54
52
44
12
58
36
GOODS
ONLINE MERCHANT
YES
56
42
REQUEST
APPROVAL ?
No
No
24
18
34
46